

United States Bankruptcy Court
Northern District of California

In re **Christopher Kevin Stephens**,
 Debtor

Case No. **15-30160**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,415,804.00		
B - Personal Property	Yes	4	12,688.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		3,829,548.09	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		7,315.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		612,008.05	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,167.32
J - Current Expenditures of Individual Debtor(s)	Yes	3			4,617.47
Total Number of Sheets of ALL Schedules		26			
Total Assets			1,428,492.00		
Total Liabilities				4,448,871.14	

United States Bankruptcy Court
Northern District of California

In re **Christopher Kevin Stephens**,
 Debtor

Case No. **15-30160**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: Townhouse \$975,000 valuation based on appraisal dated 6/24/2014 Location: 131 Topaz Way San Francisco, CA 94131	Joint tenant	J	975,000.00	2,481,016.06
Rental: Long-term rental Location: 1422 #B South Troost Street Tulsa, OK 74120	Joint tenant	J	218,804.00	383,727.96
Rental: Long-term rental. Location: 1619 Norfolk Ave. Tulsa, OK 74120	Joint tenant	J	217,000.00	964,804.07
Land: 1/2 acre of undeveloped land, Location: Hernando, County, FL Debtor on title 50/50 with Steven Parker Approx. Fair market value of lot: \$10,000 Debtor's interest: \$5,000	Joint tenant	J	5,000.00	0.00

Sub-Total > **1,415,804.00** (Total of this page)Total > **1,415,804.00**0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Location: on hand	-	38.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Personal Checking Account X3829 Location Citibank PO Box 769013 San Antonio, TX 78245 paypal account Balance: \$0.00 Location: www.paypal.com	-	4,073.00 0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes: 2 suits (\$300 each); 7 coats (\$60 each); 13 pants (\$35 each); 7 jeans (\$55 each); 17 dress shirts (\$30 each); 10 knit shirts (\$25 each); 8 sweaters (\$40 each); 7 shorts (\$25 each); 19 shoes (\$55 each); 20 underwear (\$5 each); 30 socks (\$3.00 each); 2 swim suits (\$20.00); ski pants (\$75 each); 15 belts (\$15.00 each) Location: 3816 21st Street, San Francisco CA 94131	J	4,690.00
7. Furs and jewelry.		Jewelry: 3 watches (\$150); wedding ring (\$250) Location: 3816 21st Street, San Francisco CA 94131	J	400.00
Sub-Total > (Total of this page)				9,201.00

3 continuation sheets attached to the Schedule of Personal Property

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Insurance: TERM Life Insurance Premium \$308.00 Quarterly Location: Lincoln National Life Insurance Company death benefit: 2,000,000.00 zero cash value PO Box 7247-0477 Philadelphia, PA 19170-0477	-	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		College Savings Account for Debtor Location: Edward Murphy Two Belvedere Place STE 100 Mill Valley, CA 94941 balance: 13,994.00 for disclosure only in name of daughter.	J	0.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Retirement: Roth IRA Location: Edward Murphy Two Belvedere Place Mill Valley, CA 94941	-	3,484.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% equity ownership in Kevin Stephens Design, Inc. Balance Sheet is negative - (\$17,076.53) Business is 100% dependent on the personal services of the debtor Location: 400 Treat Ave, i, San Francisco, CA 94110 Staged Right, LLC Managing Member - 100% of shares a business that stages real property for real propeerty sales Location: 131 Topaz Way, San Francisco, CA 94131 value is 1005 dependent on personal services of Debtor. LLC has no, known fair market re-sale value.	-	1.00
			-	1.00

Sub-Total > **3,486.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached
to the Schedule of Personal Property

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In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.		Melk Lofts, LLC Debtor is 50% shareholder Chapter 11 case converted to Chapter 7 LLC has shutdown and has no value Case No. 12-32047	-	1.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Debtor's equitable interest in a pending property settlement from divorce with separated spouse. Divorce petition filed but property settlement agreement not yet finalized - pending administration of bankruptcy case. On information and belief, property to be received will be subject to liens and has no exempt value for the estate.	-	0.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total > **1.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached
to the Schedule of Personal Property

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In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Auto: 2009 Smartcar	H	0.00
		For disclosure only - vehicle transfered to Debtor's corporation: 2009 smartcar, 30,708 mileage, value approx \$5,802-\$7,073		
		Auto: 2005 Landrover LR3	-	0.00
		value: approx \$4,881 - \$7,879		
		For disclosure only - Debtor transfered title of vehicle to corporation on approximately 2/28/14		
		Location: 400 Treat St., San Francisco, CA 94110		
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	12,688.00

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re Christopher Kevin StephensCase No. 15-30160

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Residence: Townhouse	C.C.P. § 703.140(b)(5)	17,851.00	975,000.00
\$975,000 valuation based on appraisal dated 6/24/2014			
Location: 131 Topaz Way San Francisco, CA 94131			
Land: 1/2 acre of undeveloped land, Location: Hernando, County, FL	C.C.P. § 703.140(b)(5)	5,000.00	5,000.00
Debtor on title 50/50 with Steven Parker Approx. Fair market value of lot: \$10,000 Debtor's interest: \$5,000			
Cash on Hand			
Location: on hand	C.C.P. § 703.140(b)(5)	0.00	38.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Personal Checking Account X3829	C.C.P. § 703.140(b)(5)	4,073.00	4,073.00
Location Citibank PO Box 769013 San Antonio, TX 78245			
Wearing Apparel			
Clothes: 2 suits (\$300 each); 7 coats (\$60 each); 13 pants (\$35 each); 7 jeans (\$55 each); 17 dress shirts (\$30 each); 10 knit shirts (\$25 each); 8 sweaters (\$40 each); 7 shorts (\$25 each); 19 shoes (\$55 each); 20 underwear (\$5 each); 30 socks (\$3.00 each); 2 swim suits (\$20.00); ski pants (\$75 each); 15 belts (\$15.00 each)	C.C.P. § 703.140(b)(3)	4,690.00	4,690.00
Location: 3816 21st Street, San Francisco CA 94131			
Furs and Jewelry			
Jewelry: 3 watches (\$150); wedding ring (\$250) Location: 3816 21st Street, San Francisco CA 94131	C.C.P. § 703.140(b)(4)	400.00	400.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Retirement: Roth IRA Location: Edward Murphy Two Belvedere Place Mill Valley, CA 94941	11 U.S.C. § 522(b)(3)(C)	3,484.00	3,484.00

In re Christopher Kevin StephensCase No. 15-30160

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Stock and Interests in Businesses</u>			
100% equity ownership in Kevin Stephens Design, Inc.	C.C.P. § 703.140(b)(5)	1.00	1.00
Balance Sheet is negative - (\$17,076.53)			
Business is 100% dependent on the personal services of the debtor			
Location: 400 Treat Ave, i, San Francisco, CA 94110			
Staged Right, LLC			
Managing Member - 100% of shares	C.C.P. § 703.140(b)(5)	0.00	1.00
a business that stages real property for real property sales			
Location: 131 Topaz Way, San Francisco, CA 94131			
value is 1005 dependent on personal services of Debtor.			
LLC has no, known fair market re-sale value.			
<u>Interests in Partnerships or Joint Ventures</u>			
Melk Lofts, LLC	C.C.P. § 703.140(b)(5)	0.00	1.00
Debtor is 50% shareholder			
Chapter 11 case converted to Chapter 7			
LLC has shutdown and has no value			
Case No. 12-32047			

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx9175			Other					
Bank of America PO Box 650 070 Dallas, TX 75265	X	J	Rental: Long-term rental. Location: 1619 Norfolk Ave. Tulsa, OK 74120					
			Value \$ 217,000.00				217,489.56	489.56
Account No. xxxxx9126			05/10/2007					
Bank of America NA PO Box 650 070 Dallas, TX 75265	X	J	Other Rental: Long-term rental Location: 1422 #B South Troost Street Tulsa, OK 74120					
			Value \$ 218,804.00				348,227.96	129,423.96
Account No. xxxxx9134			05/10/2007					
Bank of America NA PO Box 650 225 Dallas, TX 75265	X	J	Other Rental: Long-term rental Location: 1422 #B South Troost Street Tulsa, OK 74120					
			Value \$ 218,804.00				35,500.00	35,500.00
Account No. xxxxxx1946			03/02/2005					
Chase PO Box 78420 Phoenix, AZ 85062-8420	X	J	Home Mortgage 1st Residence: Townhouse \$975,000 valuation based on appraisal dated 6/24/2014 Location: 131 Topaz Way San Francisco, CA 94131					
			Value \$ 975,000.00				999,728.75	24,728.75
Subtotal (Total of this page)							1,600,946.27	190,142.27

1 continuation sheets attached

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxx7967								
Citibank PO Box 790110 St Louis, MO 63179-0110		X J	03/02/2005 Home Mortgage 2nd Residence: Townhouse \$975,000 valuation based on appraisal dated 6/24/2014 Location: 131 Topaz Way San Francisco, CA 94131					
			Value \$ 975,000.00				160,399.80	160,399.80
Account No.								
Regent Bank c/o Lang, Richert & Patch 5200 N. Palm Ave., Suite 401 Fresno, CA 93704		X -	Judgment Lien Residence: Townhouse \$975,000 valuation based on appraisal dated 6/24/2014 Location: 131 Topaz Way San Francisco, CA 94131					
			Value \$ 975,000.00				747,314.51	747,314.51
Account No.								
Regent Bank 7136 South Yale Suite 100 Tulsa, OK 74136		X -	Rental: Long-term rental. Location: 1619 Norfolk Ave. Tulsa, OK 74120					
			Value \$ 217,000.00				747,314.51	747,314.51
Account No.								
Treo One, LLC c/o The Williams Firm 1850 Mt. Diablo Blvd., Suite 340 Walnut Creek, CA 94596		-	Judgment Lien Residence: Townhouse \$975,000 valuation based on appraisal dated 6/24/2014 Location: 131 Topaz Way San Francisco, CA 94131					
			Value \$ 975,000.00				573,573.00	573,573.00
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured ClaimsSubtotal
(Total of this page)**2,228,601.82****2,228,601.82**Total
(Report on Summary of Schedules)**3,829,548.09****2,418,744.09**

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			notice only				0.00	
Franchise Tax Board Bankruptcy Section, MS A-340 PO Box 2952 Sacramento, CA 95812-2952		-						0.00
								0.00
Account No.			2014 tax year				2,113.00	
Internal Revenue Service Centralized Insolvency Unit PO Box 7346 Philadelphia, PA 19101-7346		-						0.00
								2,113.00
Account No. xxxxx-xx-xx-x6350			12/31/2010 Property Tax Property Taxes Owed for 1422 South Troost, Tulsa OK				5,202.00	
Tulsa County Treasurer 500 South Denver 3rd Floor Tulsa, OK 74103-3840	X	J						0.00
								5,202.00
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

0.00
7,315.00

Total
(Report on Summary of Schedules)

0.00
7,315.00

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. xxxx-xxxxxx-x2006 American Express Box 0001 Los Angeles, CA 90096-8000		-	Credit Card				4,593.28
Account No. xxxx-xxxxxx-x1008 American Express BOX 0001 Los Angeles, CA 90096-8000		-	Credit Card				14,832.16
Account No. American Express FSB c/o Lina M. Michael, Michael & Associate 555 St. Charles Drive, Suite 204 Thousand Oaks, CA 91360		-	San Francisco Superior Court Case No. CGC-12-523702 re Amex Account No. X11008				0.00
Account No. ARS National Services PO Box 469046 Escondido, CA 92046-9046		-	original creditor FIA Card Services- for notice only				0.00
Subtotal (Total of this page)							19,425.44

7 continuation sheets attached

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx9808 Arvest Bank 502 S. Main Tulsa, OK 74103	-	04/22/2008 for notice only				0.00
Account No. xxxxxxxx4849 Arvest Bank 502 S Main 4th Floor Tulsa, OK 74103	-					0.00
Account No. AT&T c/o AFNI 1310 Martin Luthur King Drive PO Box 3517 Bloomington, IL 61702-3517	-					184.27
Account No. xxxx-xxxx-xx1599 Bank of America PO Box 660807 Dallas, TX 75266-0807	-	Personal Loan				23,838.09
Account No. xxxx-xxxx-xxxx-4067 Bank of America P.O. Box 15796 Wilmington, DE 19886-5796	-	Personal Loan unsecured business line of credit				53,125.50
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 77,147.86

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx6015 Bank of America PO Box 15026 Wilmington, DE 19850-5026	X -	02/21/2006 Credit Card				11,258.84
Account No. xxxx-xxxx-xxxx-6794 Bank of America PO Box 15796 Wilmington, DE 19886-5796	-	Credit Card				20,915.18
Account No. xxxxxxxxxxxx9337 Bank of America PO Box 15019 Wilmington, DE 19886-5019	-	Credit Card Credit Card				8,586.01
Account No. xxxxxxxxxxxx6179 Bank of America PO Box 15019 Wilmington, DE 19886-5019	-	Credit Card				26,326.90
Account No. xxxxxxxxxxxx2893 Bank of America PO Box 15019 Wilmington, DE 19886-5019	-	Credit Card				21,450.00
Sheet no. 2 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 88,536.93

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Bank of America Po Box 650025 Dallas, TX 75265-0225		notice only				0.00
Account No. Bank of New York Mellon c/o Baer, Timberlake, Coulson & Cates PC PO Box 18486 Oklahoma City, OK 73154-0486		for notice only				0.00
Account No. xxxxxxxxxxxx3476 Barclaycard PO Box 13337 Philadelphia, PA 19101-3337		Credit Card				1,173.24
Account No. BL Builders, Inc. 2028 El Prado Ave., Redwood City, CA 94061		for notice only Mchanis Lien Record Date: 8/8/14 Docment No. J927996-00			X	8,000.00
Account No. xxxx-xxxx-xxxx-1849 Chase CardMember Service PO Box 94014 Palatine, IL 60094-4014		Credit Card				20,301.84
Sheet no. 3 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 29,475.08

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. none Chris Barnes 181 Magee Avenue Mill Valley, CA 94941		promissory note				326,480.00
Account No. CIR Law Offices PO Box 23189 San Diego, CA 92193-3189		for notice only				0.00
Account No. xxxx-xxxx-xxxx-2789 Citibank Citi Cards Processing Center Des Moines, IA 50363-0001	X	Credit Card				19,451.07
Account No. Citibank, N.A. c/o CIR Law Offices, LLP 8665 Gibbs Dr., Suite 150 San Diego, CA 92123		default judgment - San Francisco Superior Court Case No. CGC 12-522554				17,796.76
Account No. xxxx-xxxx-xxxx-2510 Citibank Citi Cards Processing Center Des Moines, IA 50363-0001	X	Credit Card				15,409.47
Sheet no. 4 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 379,137.30

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-6369 CitiBusiness Processing Center Des Moines, IA 50363-0001	-	Credit Card				10,938.67
Account No. Creditors Financial Group PO Box 440290 Aurora, CO 80044-0290	-	for notice only - collection firm for Bank of America				0.00
Account No. Firstsource 205 Bryant Woods South Amherst, NY 14228	-	original creditor - Bank of America Account X6179 - for notice only				0.00
Account No. Firstsource 205 Bryant Woods South Amherst, NY 14228	-	original creditor- Bank of America X9337- for notice only				0.00
Account No. xxxx-xxxx-xxxx-2170 Home Depot Credit Services PO Box 182676 Columbus, OH 43218-2676	-	Store Card				7,019.75
Sheet no. 5 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 17,958.42

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		knee brace				
Medequip 27 Brookline Aliso Viejo, CA 92656	-					327.02
Account No.		notice only - collection firm for American Express				
Michael and Assoc. 555 St. Charles Dr., Suite 204 Thousand Oaks, CA 91360	-					0.00
Account No.		for notice only				
Nationwide Credit Po Box 26314 Lehigh Valley, PA 18002	-					0.00
Account No.		for notice only				
Philip & Cohen Assocs. Mail Stop: 879 1004 Justison Street Wilmington, DE 19801-5148	-					0.00
Account No.		for notice only - collection attorney for Bank of America				
Scott Lowery Law Office, P.C. P.O. Box 4198 Englewood, CO 80155	-					0.00
Sheet no. 6 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						327.02

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165	-	notice only				0.00
Account No.						
Sunrise Credit Po Box 9100 Farmingdale, NY 11735-9100	-	for notice only - collection firm for Bank of America				0.00
Account No.						
Account No.						
Account No.						
Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00
						Total (Report on Summary of Schedules)
						612,008.05

In re Christopher Kevin Stephens

Case No. 15-30160

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

In re **Christopher Kevin Stephens**Case No. **15-30160**

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Robert Louis Melk 131 Topaz Way San Francisco, CA 94131	Bank of America NA PO Box 650 070 Dallas, TX 75265
Robert Louis Melk 131 Topaz Way San Francisco, CA 94131	Bank of America NA PO Box 650 225 Dallas, TX 75265
Robert Louis Melk 131 Topaz Way San Francisco, CA 94131	Tulsa County Treasurer 500 South Denver 3rd Floor Tulsa, OK 74103-3840
Robert Louis Melk 131 Topaz Way San Francisco, CA 94131	Bank of America PO Box 15026 Wilmington, DE 19850-5026
Robert Louis Melk 131 Topaz Way San Francisco, CA 94131	Citibank Citi Cards Processing Center Des Moines, IA 50363-0001
Robert Louis Melk 131 Topaz Way San Francisco, CA 94131	Citibank Citi Cards Processing Center Des Moines, IA 50363-0001
Robert Louis Melk 131 Topaz Way San Francisco, CA 94131	Regent Bank 7136 South Yale Suite 100 Tulsa, OK 74136
Robert Louis Melk 131 Topaz Way San Francisco, CA 94131	Regent Bank c/o Lang, Richert & Patch 5200 N. Palm Ave., Suite 401 Fresno, CA 93704
Robert Louis Melk 131 Topaz Way San Francisco, CA 94131	Citibank PO Box 790110 St Louis, MO 63179-0110
Robert Louis Melk 131 Topaz Way San Francisco, CA 94131	Chase PO Box 78420 Phoenix, AZ 85062-8420
Robert Louis Melk 131 Topaz Way San Francisco, CA 94131	Bank of America PO Box 650 070 Dallas, TX 75265

0

continuation sheets attached to Schedule of Codebtors

Case: 15-30160 Doc# 8 Filed: 02/26/15 Entered: 02/26/15 23:05:56 Page 23 of 52

Fill in this information to identify your case:

Debtor 1 Christopher Kevin Stephens

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF CALIFORNIA

Case number 15-30160
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

Designer

Kevin Stephens Design Group

PO Box 31081
San Francisco, CA 94131

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

CA 94131

How long employed there? 12 years

0

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>875.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>875.00</u>	\$ <u>0.00</u>

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ 875.00	\$ 0.00	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 94.10	\$ 0.00	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00	
5e. Insurance	5e. \$ 0.00	\$ 0.00	
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00	
5g. Union dues	5g. \$ 0.00	\$ 0.00	
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ 0.00	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 94.10	\$ 0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 780.90	\$ 0.00	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 2,716.42	\$ 0.00	
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00	
8e. Social Security	8e. \$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: San Francisco Foster-Adopt Support for daughter	8f. \$ 670.00	\$ 0.00	
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00	
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ 0.00	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 3,386.42	\$ 0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 4,167.32	+ \$ 0.00 = \$ 4,167.32	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:			11. +\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 4,167.32 Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain:			

Fill in this information to identify your case:

Debtor 1 Christopher Kevin Stephens

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF CALIFORNIA

Case number 15-30160
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

3

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☐ Yes ☒ No

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,000.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 151.69

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>0.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>0.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>900.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>171.50</u>
10. Personal care products and services	10. \$ <u>0.00</u>
11. Medical and dental expenses	11. \$ <u>624.29</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>150.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>97.80</u>
14. Charitable contributions and religious donations	14. \$ <u>50.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>102.67</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 2014 tax bill prorated over 12 months	16. \$ <u>176.08</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	\$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: Dog Care	21. +\$ <u>127.47</u>
Gym Memberships	+\$ <u>45.97</u>
Haircut	+\$ <u>20.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>4,617.47</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>4,167.32</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>4,617.47</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <u>-450.15</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes. Explain: _____	

1619 Norfolk Ave, Tulsa, OK

income	1975
PITI	1196.47
Utilities	67.1
Maint.	303.54
Insurance	82.47
total	1649.58
net	325.42

1422B S. Troost St., Tulsa, OK

no tenant
surrender to bank

**United States Bankruptcy Court
Northern District of California**

In re **Christopher Kevin Stephens**

Debtor(s)

Case No. **15-30160**

Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **28** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **February 26, 2015**

Signature **/s/ Christopher Kevin Stephens**

Christopher Kevin Stephens

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Northern District of California**

In re **Christopher Kevin Stephens**

Debtor(s)

Case No. **15-30160**Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

\$8,474.92**\$33,711.30****\$0.00**

SOURCE

2015 YTD: Kevin Stephens Design Group (payroll+draw)**2014: Kevin Stephens Design Group (payroll+draw)****2013: Kevin Stephens Design Group (payroll+draw)**

2. Income other than from employment or operation of business

None

- ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2015 YTD Rental Income: 1422B South Troost St. Tulsa, OK. 1619 Norfolk Tulsa, OK
\$0.00	2014 Rental Income: 1422B South Troost St. Tulsa, OK.
\$0.00	2013 Rental Income: 1422B South Troost St. Tulsa, OK
\$1,342.00	2015 YTD: City and County of San Francisco Foster Care Program
\$8,040.00	2014: City and County of San Francisco Foster Care Program
\$8,040.00	2013: City and County of San Francisco Foster Care Program
\$3,950.00	2015 YTD: Rental Income: 1619 Norfolk Tulsa, OK
\$23,700.00	2014: Rental Income: 1619 Norfolk Tulsa, OK
\$23,700.00	2013: Rental Income: 1619 Norfolk Tulsa, OK

3. Payments to creditors

None

- ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

- ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

- ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBERTreo One, LLC v. Kefvin Stephens
CV 14 80341 MISC JCSNATURE OF
PROCEEDING
collection action
for loan to
DebtorCOURT OR AGENCY
AND LOCATIONUnited States District Court, Northern
District of CASTATUS OR
DISPOSITION
abstracts of
judgment
recorded from
sister-state
judgment) in
San Francisco
County
(2/12/2015),
San Matteo
County
(2/2/2015),
and Sonoma
County
(1/30/2015)

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZEDTreo One, LLC
c/o The William Firm
Walnut Creek, CA 94596DATE OF SEIZURE
2/12/2015 - date of
recording of abstract
of judgmentDESCRIPTION AND VALUE OF
PROPERTY

131 Topaz Way San Francisco, CA 94131

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CREDITOR OR SELLERDATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURNDESCRIPTION AND VALUE OF
PROPERTY**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIANNAME AND LOCATION
OF COURT
CASE TITLE & NUMBERDATE OF
ORDERDESCRIPTION AND VALUE OF
PROPERTY

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Personal property totalling approximately \$7,364.26 in purchase price (not fair market price) was stolen. A detailed inventory of the items is attached as Exhibit A to the Statement of Financial Affairs.	Items were stolen from the Debtor's office at Kevin Stephens Design Group, Inc., or about 11/4/2014. Items have not been recovered	11/4/2014

9. Payments related to debt counseling or bankruptcy

- None ☒ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Kevin Stephens Design Group, Inc. PO Box 31081 San Francisco, CA 94131 primary shareholder	2/28/14	Auto: 2005 Land Rover LR3 mileage: 108,000 value: approx \$4,881 - \$7,879 Transferred to Debtor's corporation for liability insurance reasons as vehicle is used by employees.
Kevin Stephens Design Group, Inc. PO Box 31081 San Francisco, CA 94131 primary shareholder	1/15/14	vehicle transferred by separated spouse to Debtor's corporation: 2009 smartcar, 30,708 mileage, value approx \$5,802-\$7,073 Transferred to Debtor's corporation for liability insurance reasons as vehicle is used by employees.
Charles and Gail Stephens 4215 Brian Drive Anniston, AL 36201 Debtor's parents	2/12/13-2/12/15	total property transferred: \$13,200 reason: assistance with medical needs

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank of America, N.A. 345 Montgomery Street San Francisco, CA 94104	Account: X1569 Closing Balance: \$750	September 2014

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
131 Topaz Way, San Francisco, CA 94131	Kevin Stephens	March 2004 to May 2013
3816 21st Street, San Francisco, CA 94114	Kevin Stephens	June 2014 to present

16. Spouses and Former Spouses

None

- ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**Robert Louis Melk (divorce filed 7/30/13 and pending;
separation date: 3/13/2012)**

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

- ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Kevin Stephens Design Group, Inc.	X2479	PO Box 31081 San Francisco, CA 94131	design firm	Jan 2003 to present
Staged Right, LLC	X1723	131 Topaz Way, LLC San Francisco, CA 94131	staged business for real property sales	Jan 2014 to present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Heather Davis 37 Megan Drive San Francisco, CA 94134	bookkeeper 2008 to present
Jim Cole 2145 19th Ave. #201 San Francisco, CA 94116	2004 to present

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 26, 2015

Signature /s/ Christopher Kevin Stephens
Christopher Kevin Stephens
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

List of Items Stolen on 11/4/2014

	Item	Price/Unit	With Tax	Total Price
1	Flat Screen Tv's (large)	\$649.99	\$706.86	\$706.86
1	Ipad	\$479.00	\$520.91	\$520.91
10	Universal Remote	\$379.99	\$413.24	\$413.24
45	laptops	\$999.99	\$1,087.49	\$1,087.49
2	Cameras	\$396.95	\$431.68	\$431.68
1	Laser Measuring	\$161.50	\$175.63	\$175.63
3	art marker sets	\$67.53	\$73.44	\$734.39
1	Cash	\$45.00	\$45.00	\$45.00
1	Apple TV & Remote	\$99.99	\$108.74	\$217.48
1	Change Counter	\$29.99	\$32.61	\$32.61
1	File Cabinets	\$249.00	\$270.79	\$812.36
1	Bluetooth Keyboard Projector	\$98.00	\$106.58	\$106.58
1	Computer Monitor	\$558.99	\$607.90	\$607.90
2	Apple Magic Mouse	\$69.00	\$75.04	\$75.04
1	64 Gb Ipad	\$299.00	\$325.16	\$325.16
1	Apollo 161 Tool-kit	\$89.99	\$97.86	\$97.86
1	Strong Fixed Mount	\$199.99	\$217.49	\$217.49
1	Panamax PM8-EX	\$40.00	\$43.50	\$87.00
1	Up Fitness Tracker Charger	\$9.99	\$10.86	\$10.86
1	Beats Earbud Replacements	\$8.55	\$9.30	\$9.30
1	Satchel	\$75.00	\$81.56	\$81.56
1	First Aid Kit	\$30.21	\$32.85	\$32.85
	Portfolio	\$95.00	\$103.31	\$103.31
	Apple Bluetooth Keyboard	\$69.00	\$75.04	\$75.04
	Jawbone Bluetooth Speaker	\$299.99	\$326.24	\$326.24
	Leather Manicure Kit	\$27.95	\$30.40	\$30.40
	Total of Loss			\$7,364.26

United States Bankruptcy Court
Northern District of California

In re **Christopher Kevin Stephens**

Debtor(s)

Case No. **15-30160**Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Bank of America	Describe Property Securing Debt: Rental: Long-term rental. Location: 1619 Norfolk Ave. Tulsa, OK 74120
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>keep making timely mortgage payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	
Property No. 2	
Creditor's Name: Bank of America NA	Describe Property Securing Debt: Rental: Long-term rental Location: 1422 #B South Troost Street Tulsa, OK 74120
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 3	
Creditor's Name: Bank of America NA	Describe Property Securing Debt: Rental: Long-term rental Location: 1422 #B South Troost Street Tulsa, OK 74120
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Chase	Describe Property Securing Debt: Residence: Townhouse \$975,000 valuation based on appraisal dated 6/24/2014 Location: 131 Topaz Way San Francisco, CA 94131
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>continue making timely payments with lender acquiescence</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 5	
Creditor's Name: Citibank	Describe Property Securing Debt: Residence: Townhouse \$975,000 valuation based on appraisal dated 6/24/2014 Location: 131 Topaz Way San Francisco, CA 94131
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>continue making timely mortgage payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 6	
Creditor's Name: Regent Bank	Describe Property Securing Debt: Residence: Townhouse \$975,000 valuation based on appraisal dated 6/24/2014 Location: 131 Topaz Way San Francisco, CA 94131
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>retained; judgment lien to avoid via 11 U.S.C. 522(f)</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 7	
Creditor's Name: Regent Bank	Describe Property Securing Debt: Rental: Long-term rental. Location: 1619 Norfolk Ave. Tulsa, OK 74120
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>attempt to negotiate payment of junior lien debt recorded on property</u> (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 8	
Creditor's Name: Treo One, LLC	Describe Property Securing Debt: Residence: Townhouse \$975,000 valuation based on appraisal dated 6/24/2014 Location: 131 Topaz Way San Francisco, CA 94131
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>avoid lien using 11 U.S.C. § 522(f)</u> (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **February 26, 2015**

Signature **/s/ Christopher Kevin Stephens**
Christopher Kevin Stephens
Debtor

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

United States Bankruptcy Court
Northern District of California

In re **Christopher Kevin Stephens**

Debtor(s)

Case No. **15-30160**

Chapter **7**

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Christopher Kevin Stephens

Printed Name(s) of Debtor(s)

X **/s/ Christopher Kevin Stephens**

Signature of Debtor

February 26, 2015

Date

Case No. (if known) **15-30160**

X

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Northern District of California**

In re **Christopher Kevin Stephens**

Debtor(s)

Case No. **15-30160**

Chapter **7**

CREDITOR MATRIX COVER SHEET

I declare that the attached Creditor Mailing Matrix, consisting of 5 sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

Date: **February 26, 2015**

/s/ Matthew D. Metzger

Signature of Attorney

Matthew D. Metzger 240437

Belvedere Legal, PC

1777 Borel Place, Suite 314

San Mateo, CA 94402

415-513-5980 Fax: 415-513-5985

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Los Angeles, CA 90096-8000

American Express
PO Box 26312
Lehigh Valley, PA 18002

American Express FSB
c/o Lina M. Michael, Michael & Associate
555 St. Charles Drive, Suite 204
Thousand Oaks, CA 91360

ARS National Services
PO Box 469046
Escondido, CA 92046-9046

Arvest Bank
502 S. Main
Tulsa, OK 74103

Arvest Bank
502 S Main 4th Floor
Tulsa, OK 74103

AT&T
c/o AFNI
1310 Martin Luther King Drive
PO Box 3517
Bloomington, IL 61702-3517

Bank of America
PO Box 660807
Dallas, TX 75266-0807

Bank of America
PO Box 650 070
Dallas, TX 75265

Bank of America
P.O. Box 15796
Wilmington, DE 19886-5796

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Bank of America
PO Box 15796
Wilmington, DE 19886-5796

Bank of America
PO Box 15019
Wilmington, DE 19886-5019

Bank of America
Po Box 650025
Dallas, TX 75265-0225

Bank of America NA
PO Box 650 070
Dallas, TX 75265

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Bank of America NA
PO Box 650 225
Dallas, TX 75265

Bank of New York Mellon
c/o Baer, Timberlake, Coulson & Cates PC
PO Box 18486
Oklahoma City, OK 73154-0486

Barclaycard
PO Box 13337
Philadelphia, PA 19101-3337

BL Builders, Inc.
2028 El Prado Ave.,
Redwood City, CA 94061

Chase
PO Box 78420
Phoenix, AZ 85062-8420

Chase
CardMember Service
PO Box 94014
Palatine, IL 60094-4014

Chris Barnes
181 Magee Avenue
Mill Valley, CA 94941

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c/o Scott Miller
Dudnick, Detwiler, Rivin & Stikker LLP
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San Francisco, CA 94104

CIR Law Offices
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San Diego, CA 92193-3189

Citi bank
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St Louis, MO 63179-0110

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Processing Center
Des Moines, IA 50363-0001

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San Diego, CA 92123

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Citi Business
Processing Center
Des Moines, IA 50363-0001

Creditors Financial Group
PO Box 440290
Aurora, CO 80044-0290

Equifax Information Services
P.O. Box 740256
Atlanta, GA 30374

Experian
Po Box 2002
Allen, TX 75013

Firstsource
205 Bryant Woods South
Amherst, NY 14228

Franchise Tax Board
Bankruptcy Section, MS A-340
PO Box 2952
Sacramento, CA 95812-2952

Home Depot Credit Services
PO Box 182676
Columbus, OH 43218-2676

Internal Revenue Service
Centralized Insolvency Unit
PO Box 7346
Philadelphia, PA 19101-7346

Medequip
27 Brookline
Aliso Viejo, CA 92656

Michael and Assoc.
555 St. Charles Dr., Suite 204
Thousand Oaks, CA 91360

Nationwide Credit
Po Box 26314
Lehigh Valley, PA 18002

Philip & Cohen Assocs.
Mail Stop: 879
1004 Justison Street
Wilmington, DE 19801-5148

Regent Bank
c/o Lang, Richert & Patch
5200 N. Palm Ave., Suite 401
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7136 South Yale
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Scott Lowery Law Office, P.C.
P.O. Box 4198

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Englewood, CO 80155

Select Portfolio Servicing
P.O. Box 65250
Salt Lake City, UT 84165

Sunrise Credit
Po Box 9100
Farmingdale, NY 11735-9100

TransUnion
P.O. Box 2000
Chester, PA 19022-2000

Treo One, LLC
c/o The Williams Firm
1850 Mt. Diablo Blvd., Suite 340
Walnut Creek, CA 94596

Tulsa County Treasurer
500 South Denver 3rd Floor
Tulsa, OK 74103-3840